

**Information to identify the case:**

Debtor 1	<b>Anthony J. Perri</b>	Social Security number or ITIN <b>xxx-xx-6930</b>
	First Name   Middle Name   Last Name	
Debtor 2	<b>Natalie Perri</b>	EIN <b>-----</b>
(Spouse, if filing)	First Name   Middle Name   Last Name	Social Security number or ITIN <b>xxx-xx-2640</b>
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>19-22595-GLT</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Anthony J. Perri

Natalie Perri  
aka Natalie Holava

11/13/19

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Anthony J. Perri  
 Natalie Perri  
 Debtors

Case No. 19-22595-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db/jdb +Anthony J. Perri, 110 Highland Avenue, Monaca, PA 15061-2619  
 15078847 Alene M D'Alesio, DMD, 4401 Penn Avenue, Dental 7th Floor FB, Pittsburgh, PA 15224-1334  
 15078848 Armscare Inc., One Nolte Drive, Suite 430, Kittanning, PA 16201-7111  
 15078849 +Berkheimer, Earned Income Tax Admisistrator, 121 East Second Street, Berwick, PA 18603-4826  
 15078850 +Children's Community Pediatrics, 11279 Perry Highway, Suite 450, Wexford, PA 15090-9394  
 15078851 Children's Community Pediatrics, PO Box 360371, Pittsburgh, PA 15251-6371  
 15078852 +Children's Hospital of Pittsburgh, 4401 Penn Avenue, Dental 7th Floor FB, Pittsburgh, PA 15224-1334  
 15078853 +Creditech/Cbalv, 50 North 7th St, Bangor, PA 18013-1791  
 15078855 +Creditech/Cbalv, Attn:Collections, Po Box 99, Bangor, PA 18013-0099  
 15078860 +Eastern Revenue Inc, Attn: Bankruptcy Dept., 601 Dresher Rd. Suite 301, Horsham, PA 19044-2238  
 15078862 +Freedom United Fcu, 404 Adams St, Rochester, PA 15074-1911  
 15078864 +Heritage Valley Health System, P. O. Box 76618, Cleveland, OH 44101-6500  
 15078865 +Katsur Dental & Orthodontics-Monaca, c/o MCA 2027, 600 Technology Park, Suite 101, Lake Mary, FL 32746-7122  
 15078868 LVNV Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602  
 15078867 +Lendmark Financial Services, 1735 North Brown Road, Suite 300, Lawrenceville, GA 30043-8228  
 15078873 MWAA Garbage Service, 160 Hopewell Ave., Aliquippa, PA 15001-3545  
 15078872 +Municipal Water Authority of Aliquippa, 160 Hopewell Avenue, Aliquippa, PA 15001-3599  
 15078880 +Receivables Management Partners, LLC, Attn: Bankruptcy, Po Box 21626, Waco, TX 76702-1626  
 15078878 +Receivables Management Partners, LLC, Po Box 23369, Waco, TX 76702-3369  
 15078881 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Seterus, 14523 SW Millikan Way #200, Beaverton, OR 97005)  
 15078882 Tristate Ob Gyn Inc., c/o Penn Credit Corp., 2800 Commerce Drive, PO Box 69703, Harrisburg, PA 17106-9703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 14 2019 04:32:45 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 cr +E-mail/Text: kburkley@bernssteinlaw.com Nov 14 2019 04:34:21 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
 cr +EDI: PRA.COM Nov 14 2019 08:43:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15078858 E-mail/Text: kburkley@bernssteinlaw.com Nov 14 2019 04:34:21 Duquesne Light, Po Box 1930, Pittsburgh, PA 15230  
 15078857 EDI: DISCOVER.COM Nov 14 2019 08:43:00 Discover Bank, PO Box 15251, Wilmington, DE 19886  
 15078861 +E-mail/Text: bankruptcy@flexshopper.com Nov 14 2019 04:34:54 Flexshopper, 2700 North Military Trail, Boca Raton, FL 33431-6394  
 15078866 E-mail/Text: ktramble@lendmarkfinancial.com Nov 14 2019 04:31:30 Lendmark Financial Services, 2118 Usher St., Covington, GA 30014  
 15078869 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 14 2019 04:37:06 LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497  
 15078871 +E-mail/PDF: MerrickBKNNotifications@Resurgent.com Nov 14 2019 04:35:38 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
 15078870 +E-mail/PDF: MerrickBKNNotifications@Resurgent.com Nov 14 2019 04:35:32 Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001  
 15078875 +E-mail/Text: Bankruptcies@nragroup.com Nov 14 2019 04:34:51 National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015  
 15078874 +E-mail/Text: Bankruptcies@nragroup.com Nov 14 2019 04:34:51 National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
 15078876 EDI: PRA.COM Nov 14 2019 08:43:00 Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502  
 15078877 EDI: PRA.COM Nov 14 2019 08:43:00 Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502  
 15080377 +EDI: RMSC.COM Nov 14 2019 08:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15078883 +E-mail/Text: BankruptcyNotice@upmc.edu Nov 14 2019 04:34:10 UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348  
 15078884 +E-mail/Text: BKRMailOps@weltman.com Nov 14 2019 04:33:33 Weltman Weinberg & Reis, 436 Seventh Ave. Suite 1400, Pittsburgh, PA 15219-1827

TOTAL: 17

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 38

Date Rcvd: Nov 13, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage LLC d/b/a Mr. Cooper  
15078854\* +Creditech/Cbalv, 50 North 7th St, Bangor, PA 18013-1791  
15078856\* +Creditech/Cbalv, Attn: Collections, Po Box 99, Bangor, PA 18013-0099  
15078863\* +Freedom United Fcu, 404 Adams St, Rochester, PA 15074-1911  
15078879\* +Receivables Management Partners, LLC, Po Box 23369, Waco, TX 76702-3369  
15078859 ##+Eastern Revenue Inc, Po Box 185, Southeastern, PA 19399-0185

TOTALS: 1, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 13, 2019 at the address(es) listed below:

Eric E. Bononi bankructcy@bononilaw.com, pa69@ecfcbis.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmllawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluekle@bernsteinlaw.com  
Lauren M. Lamb on behalf of Joint Debtor Natalie Perri  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Lauren M. Lamb on behalf of Debtor Anthony J. Perri  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 6